



UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office

Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

MF

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
-----------------	-------------	----------------------	---------------------

09/474,492 12/29/99 FOTH

T E-974

TM02/0913

STEVEN J SHAPIRO
PITNEY BOWES INC
INTELLECTUAL PROP AND TECH LAW DEPT
35 WATERVIEW DRIVE P O BOX 3000
SHELTON CT 06484

EXAMINER

WASYLCHAK, S

ART UNIT	PAPER NUMBER
----------	--------------

2164

DATE MAILED:

09/13/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

QW

Office Action Summary

Application No.	09/474492	Applicant(s)	FOTH et al
Examiner	WASYLCHAK	Group Art Unit	2164

—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

- Responsive to communication(s) filed on _____
- This action is FINAL.
- Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 1 1; 453 O.G. 213.

Disposition of Claims

Claim(s) 1-12 is/are pending in the application.

Of the above claim(s) _____ is/are withdrawn from consideration.

Claim(s) _____ is/are allowed.

Claim(s) 1-12 is/are rejected.

Claim(s) _____ is/are objected to.

Claim(s) _____ are subject to restriction or election requirement.

Application Papers

- See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.
- The proposed drawing correction, filed on _____ is approved disapproved.
- The drawing(s) filed on _____ is/are objected to by the Examiner.
- The specification is objected to by the Examiner.
- The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119 (a)-(d)

- Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
 - All Some* None of the CERTIFIED copies of the priority documents have been received.
 - received in Application No. (Series Code/Serial Number) _____
 - received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

Attachment(s)

Information Disclosure Statement(s), PTO-1449, Paper No(s). _____ Interview Summary, PTO-413

Notice of Reference(s) Cited, PTO-892 Notice of Informal Patent Application, PTO-152

Notice of Draftsperson's Patent Drawing Review, PTO-948 Other _____

Office Action Summary

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-12 rejected under 35 U.S.C. 103(a) as being unpatentable over Rose et al (US 5,757,917).

As per claim 1,

A method for facilitating electronic refunds in an online commercial transaction, the method comprising the steps of:

A) establishing communication over a network between a payment computer and a buyer computer; / abstract; fig 1(115),12, 14, 20; col 1, lines 65-67 to col 2, line 6; col 4, lines 46-52

B) creating at the payment computer a vault having buyer funds therein and a refund account for a buyer; / col 3, lines 38-43; col 5, lines 25-30; col 6, lines 19-21, 33-37.

The reference fails to teach the feature a segregated refund account. *F*

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of a decentralized account structure for faster access for

entering the transaction, a segregated audit trail and faster feedback to access individual accounts.

C) receiving at the payment computer a plurality of requests from the buyer computer to purchase items, each of the plurality of requests being associated with a corresponding one of the items; / fig 1(10); col 5, lines 60-64. The reference fails to teach the feature of multiple requests.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of increased revenue.

D) accepting the plurality of requests to purchase items and debiting the vault to account for costs related to all of the items; / col 6, lines 19-21, lines 33-38. The reference fails to teach the feature of debiting.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of maintaining proper accounting for subsequent audits.

E) receiving at the payment computer from the buyer computer a buyer selected request to refund the cost of at least one of the corresponding ones of the items; and / col 6, lines 19-20. The reference fails to teach the feature of refunds.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of

ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of meeting a standard commercial practice to sustain customer satisfaction.

F) upon receipt of the request to refund, the payment computer accounting for the cost of the at least one of the corresponding ones of the items in the refund account and credits the vault with the cost of the at least one of the corresponding ones of the items thereby effectuating a refund to the buyer. / col 6, lines 19-20. The reference fails to teach the feature of crediting accounts.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of maintaining proper accounting for subsequent audits.

As per claim 2,

A method as recited in claim 1, further comprising the steps of processing additional buyer selected requests to refund the costs of other ones of the corresponding ones of the items and accounting for the costs of the other ones of the corresponding ones of the items in the refund account; and / col 6, lines 19-20. The reference fails to teach the feature of multiple requests.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of segregating a decentralized account structure for faster

access for entering the transaction, a segregated audit trail and faster feedback to access individual accounts.

-at times when a total cost of all requests to refund that are accounted for in the refund account exceed a threshold value, rendering the vault inactive. / col 6, lines 19-20.

The reference fails to teach the feature of threshold value.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of preventing losses.

As per claim 3,

A method as recited in claim 2, further comprising ensuring that the buyer is compensated for buyer funds remaining in the vault at the time the vault is rendered inactive. / col 6, lines 19-20. The reference fails to teach the feature compensation for buyer funds upon an inactive account.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of maintaining proper accounting records for inactive accounts.

As per claim 4,

A method as recited in claim 3, further comprising keeping a transaction log of all of the buyer purchases and requests to refund. / col 6, lines 19-20. The

reference fails to teach the feature of a refund transaction log.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of maintaining a "set of books" to meet generally accepted accounting principles.

As per claim 5,

A method as recited in claim 4, further comprising the step of checking the transaction log to determine if the at least one of the corresponding ones of the items was previously purchased by the buyer and at times when the at least one of the corresponding ones of the items was not previously purchased by the buyer inhibiting step F) from occurring. / col 6, lines 19-20.

The reference fails to teach the feature log checking for previous and non-previous purchases.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of preventing losses.

As per claim 6,

A method as recited in claim 5, further comprising checking the transaction log to determine if the buyer selected request to refund the cost of the at least one of the corresponding ones of the items was previously made and at times

when the buyer selected request to refund the cost of the at least one of the corresponding ones of the items was previously made inhibiting step F) from occurring. / col 6, lines 19-20.

The reference fails to teach the feature of log checking for purchases.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of preventing losses.

As per claim 7,

A method as recited in claim 6, further comprising keeping at the payment computer a count of the number of additional requests to refund the costs of other ones of the corresponding ones of the items and inhibiting step F) from occurring if the number exceeds a threshold number. / col 6, lines 19-20.

The reference fails to teach the feature of additional refund requests.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of preventing losses.

As per claim 8,

A method as recited in claim 7, further comprising at times when all costs accounted for in the refund account do not exceed the threshold value over a

predetermined period of time, resetting the refund account to an initial value. / col 6, lines 19-20.

The reference fails to teach the feature of resetting to initial value.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of maintaining a proper "set of books" for accounting purposes.

As per claim 9,

A method as recited in claim 1, further comprising keeping a transaction log of all of the buyer purchases and requests to refund. / col 6, lines 19-20.

The reference fails to teach the feature of a transaction log for purchases and refunds.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of maintaining a proper "set of books" for accounting purposes.

As per claim 10,

A method as recited in claim 9, further comprising the step of checking the transaction log to determine if the at least one of the corresponding ones of the items was previously purchased by the buyer and at times when the at least one of the

corresponding ones of the items was not previously purchased by the buyer inhibiting step F) from occurring. / col 6, lines 19-20.

The reference fails to teach the feature of a transaction log for the aforementioned purchases.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of preventing losses.

As per claim 11,

A method as recited in claim 10, further comprising checking the transaction log to determine if the buyer selected request to refund the cost of the at least one of the corresponding ones of the items was previously made and at times when the buyer selected request to refund the cost of the at least one of the corresponding ones of the items was previously made inhibiting step F) from occurring. / col 6, lines 19-20.

The reference fails to teach the feature of refund requests.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of preventing losses.

As per claim 12,

A broker computer having a computer-readable medium including computer-executable instructions for performing the steps in the computer-implemented method of claim 1. / abstract; fig 1(115), 12, 14, 20. col 6, lines 19-20.

The reference fails to teach the feature of a broker computer.

Official notice is taken that this feature is old and well known in the e-commerce art and / or retail art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of a decentralized network system as in the seller's agent (fig 1(115), col 6, lines 35-36) for faster feedback in accessing accounts.

This action is **NON-FINAL**. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Friday from 7:00 a.m. to 6:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art Unit 2164 is (703) 308-1396.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.

Steven Wasylchak

9/9/01



VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100